

REMARKS

Claims 1-23 are pending in the application.

Claims 1-23 have been rejected.

Rejection of Claims Under 35 U.S.C. §103

Claims 1-4, 6-10 and 12-23 stand rejected under 35 U.S.C. §103(a) as purportedly being unpatentable over U.S. Patent No. 5,699,527 issued to Davidson ("Davidson"), in view of U.S. Patent Publication No. 2002/0059137 naming Freeman et al. as inventors ("Freeman"). Applicants respectfully traverse these rejections on the basis that the cited references fail to teach or suggest all of the limitations of these claims.

Freeman Fails to Teach Pre-population by Transmission from a Server to a Client

Regarding independent claims 1 and 7 the Office Action states:

Davidson does not explicitly disclose *communicating at least a portion of the commercial loan application data to the client system to pre-populate at least one data field of one of the plurality of user interface displays*.

However, Freeman teaches that an online loan (e.g. mortgage) application processing system can have a feature that simplifies the data entry process. Freeman teaches once the loan information is keyed into the system it need not be re-keyed. In addition, Freeman teaches that once data is entered into the system it is used to populate forms (e.g. screens or displays) where the same data is required so that only new entries need be made. It would have been obvious to one of ordinary skill in the art at the time of Applicants' invention to include the aforementioned limitation as taught [by] Freeman within Davidson for the motivation to increase productivity and reduce the incidence of errors (see paragraph 0022).

Office Action, p. 5 (emphasis added). Thus, the Office Action relies upon Freeman, citing ¶ [0022], for a teaching or suggestion of the limitation of independent claims 1 and 7 of *communicating at least a portion of the commercial loan application data to the*

*client system to pre-populate at least one data field of one of the plurality of user interface displays.*

Likewise, the Office Action relies upon ¶ [0022] of Freeman for a teaching or suggestion of the limitation of independent claims 13 and 18 of *receiving at least a portion of the commercial loan application data from the server to pre-populate at least one data field of one of the plurality of user interface displays.* See Office Action, p. 7.

But Applicants respectfully submit that Freeman fails to teach or suggest either of these limitations because Freeman fails to teach or suggest the claimed transmission of data *from a server to a client system* to pre-populate at least one data field of one of the plurality of user interface displays. Further, other sections of Freeman clarify that the “population” purportedly taught by Freeman uses data that has been transferred *from a client system to a server system*, rather than vice versa as claimed. Thus, even if Freeman’s “population” can be equated with the *pre-population* of claims 1, 7, 13 and 18 (an assertion with which Applicants do not concede), Freeman teaches the transfer of data in a direction opposite to that required by claims 1, 7, 13, and 18.

The section of Freeman cited by the Office Action as purported disclosure of the “communicating ... to pre-populate” limitation fails to teach or suggest the transmission of data of any kind *from a server to a client system* to pre-populate at least one data field.

Another feature of the present invention is the simplification of data entry. Once the loan information is keyed into the originator's system, regardless of the origination system used, it need not be re-keyed, which has the effect of reducing the incidence of errors and increasing the speed of processing. If an error has been made in entering the data initially, correcting it is simplified and, if the error is in entering a number that affects calculations related to the loan, entry of a new number automatically causes the system to recalculate all other affected numbers. Furthermore, data entered once is used to populate forms where the same data is required so that only new entries need be made. For example, the borrower's name and address and telephone number, once keyed in by the loan originator into

its own origination application, never need to be entered into any loan document again. Productivity is increased and errors are reduced.

Freeman, ¶ [0022]. Applicants note that this section, in itself, fails to teach any transmission of any kind, regardless of the direction of transmission.

To the extent that Freeman discloses “population” of fields, Applicants submit that such “population” occurs using data that has been transferred *from* a client system *to* a server system. In pertinent part, Freeman provides:

In order to import loan application data from the user's loan origination database, the user selects "IMPORT FILE" from the CREATE LOAN choice on menu bar 102, which permits the user to upload loan application data from the user's own loan origination database stored on the user's computer and which was previously entered using the loan origination software installed on it. The originator merely supplies to *the present system* the location of the file to be uploaded and authorizes the importation of that file. ...

When a loan application or other related data has been entered, either by importing it or keying the data, the present system uses the data to populate all fields in all parts of a mortgage loan application file employing hypertext markup language (HTML). ...

Freeman, ¶¶ [0047], [0054] (emphasis added); *see also* Freeman, ¶¶ [0047]-[0054]. Thus, Freeman teaches that after data is uploaded to “the present system” from the user's computer (e.g., “the user's own loan origination database stored on the user's computer”), “the present system” uses the data to perform Freeman's “population.”

It would be obvious to one of skill in the art that Freeman's “user's computer” is a client system and Freeman's “present system” is a server system. Further, Freeman clearly indicates that this is the case. Freeman states that “[t]he customer [i.e. user], namely, a mortgage originator 10, accesses *the present system* 14 via the internet 12 using its browser.” *See* Freeman, ¶¶ [0038]-[0040] (emphasis added); *see also* Freeman, Fig. 1. Thus, it is clear that Freeman teaches that after data is uploaded *to* a server *from* a client,

the *server* uses the data to perform “population.” Therefore, Applicants find no teaching of a transfer of data from the server to a client in order to populate fields as claimed.

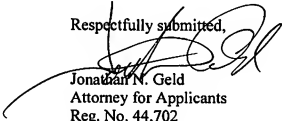
For at least the above reasons, Applicants submit that the cited sections of Davidson and Freeman, either alone or in combination, fail to provide disclosure of all the limitations of independent claims 1, 7, 13 and 18, and all claims depending therefrom, and that these claims are in condition for allowance. Applicants therefore respectfully request the Examiner’s reconsideration and withdrawal of the rejections to these claims and an indication of the allowability of same.

### CONCLUSION

In view of the remarks set forth herein, the application and the claims therein are believed to be in condition for allowance without any further examination and a notice to that effect is solicited. Nonetheless, should any issues remain that might be subject to resolution through a telephonic interview, the Examiner is invited to telephone the undersigned at 512-439-5090.

If any extensions of time under 37 C.F.R. § 1.136(a) are required in order for this submission to be considered timely, Applicant hereby petitions for such extensions. Applicant also hereby authorizes that any fees due for such extensions or any other fee associated with this submission, as specified in 37 C.F.R. § 1.16 or § 1.17, be charged to deposit account 502306.

Respectfully submitted,



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